

**ABSTRACT OF THE DISCLOSURE**

A method and system for detecting change to a record in a file stored on an electronic token involves storing a change detection code (CDC) so that a change detection applet can calculate a current CDC for corresponding record(s), and compare the current CDC with the stored CDC to determine if data has changed. Any changes to records are registered by a registering element that provides a service feature, back-up of the file and/or synchronizes the file with other files stored remotely. One use of the method is to back-up phonebook records on USIM/SIM cards.

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